## Who Will FEMA Provide Continued Rental Assistance to?



"Jones Family" \$210K/year

30% of gross monthly income = \$5,250

- 2 Wage earners
- 3 Kids
- Student Loans
- Medical Expenses
- Post Hurricane Harvey Rent: \$1,800
- Mortgage + Homeowners Insurance: \$3,400
- Total Post Disaster Housing Costs: \$5,200



"Single Sarah"

\$210K/year

30% of gross monthly income = \$5,250

- Single Earner
- No Kids
- No Student Loans
- No Medical Expenses
- Post Hurricane Harvey Rent: \$1,800
- Mortgage + Homeowners Insurance: \$3,500
- Total Post Disaster Housing Costs: \$5,300

FEMA denies the Jones family because heir housing costs are LESS than 30% of their monthly income.



FEMA pays for Sarah's rent because her total housing costs are GREATER than 30% of her monthly income.



## **PROBLEM: FEMA's 30% Rule**

FEMA bases continued rental assistance eligibility on income NOT need, mandating that post-disaster housing costs are LESS than 30% of gross household income. This means the Jones family is denied by FEMA and Single Sarah's rent is paid for.

## **SOLUTION: Disaster Assistance Rental Fairness Act**

Rep. Culberson's (TX-07) bill, H.R. 4930, will ensure that FEMA follows the intent of the Robert T. Stafford Disaster Assistance Act to provide aid to everyone who was flooded by Harvey and who needs continued rental assistance.